I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Attorney Docket No.: 020375-002700US

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

On _____

June 6, 2003

TOWNSEND and TOWNSEMD and CREV

Cindy Bennet

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Allen-Rouman et al.

Application No.: 09/516,209

Filed: February 29, 2000

For: ELECTRONIC PURCHASE METHOD

AND FUNDS TRANSFER SYSTEM

Examiner: Bashore, Alain L.

Art Unit: 3624

FOURTH SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR

§1.97 and §1.98

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

Allen-Rouman et al.

Application No.: 09/516,209

Page 2

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

CERTIFICATION

Counsel certifies that, upon information and belief, each item of information listed herein was both (a) cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this IDS, and (b) cited in a communication from a foreign patent office in a counterpart application and that this communication was not received by any individual designated in § 1.56(c) more than 30 days prior to the filing of this IDS.

Applicant believes that <u>no fee is required</u> for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Thomas D. Franklin Reg. No. 43,616

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PTO/SB/21 (05-03)

Approved for use through 04/30/2003. OMB 0651-0031
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70			Applica	ation Number	09/516,20	09		
FORM				Filing Date		February 29, 2000		
				First Named Inventor		Allen-Rouman, Terry		
to be used for all correspondence after initial filing)			Art Unit		3624			
			Examiner Name		Bashore, Alain L.			
Total Number of Pages in This Submission		4	4 Attorney Docket Number		020375-002700US			
		ENC	LOSURE	S (Check all that appl	y)			
Fee Transmittal Form		☐ Drawing(s)		After Allowance Communication to Group				
Fee Attached		Licensing-related Papers		Appeal Communication to Board of Appeals and Interferences				
Amendment/Reply		Petition		Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)				
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Certified Copy of Priority Document(s)		The Commissioner is a Account 20-1430.			authorized to	charge any ad	ditional fees to Deposit	
Response to Missing Parts/ Incomplete Application				<u>}</u>				
Response to Missing Parts under 37 CFR 1.52 or 1.53								
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Firm	Townsend and To		Crew LLF				***	
or Individual Thomas D. Franklin . Reg. No. 43,616								
Signature	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	1-						
Date	June 6, 2002							
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I hereby certify that this co addressed to: Commission	orrespondence is being ner for Patents, P.O. Bo	deposited with	n the Unite	d States Postal Service with 22313-1450 on the date sho	sufficient pos own below.	tage as first class	mail in an envelope	
Typed or printed nam	ie	Cindy	Bennett					
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This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.